

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:	09/992,596	)	Confirmation No.:	9962
)		
Applicant:	Mario P. Manfre, et al.	)	Art Unit:	3693
)		
Filing Date:	November 14, 2001	)	Examiner:	Sara M. Chandler
)		
Title:	ELECTRONIC CONFIRMATION TO DEBIT OR CREDIT AN ACCOUNT	)	Customer No.:	29052
		)	Attorney Docket No.	34250-0881

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Via EFS-Web

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated October 6, 2008, and the Advisory Action mailed January 7, 2009, Representative for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Representative for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.

Conclusion begins on page 10 of this paper.